

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF TENNESSEE**

IN RE:
LEONARD CHARLES SMITH
JESSICA ANNE SMITH
4788 SOMERVILLE ROAD
CROSS PLAINS, TN 37049
SSN XXX-XX-0352 SSN XXX-XX-6559

CASE 17-00757-CW3-13
JUDGE CHARLES M WALKER
3/31/2017

NOTICE OF CONFIRMATION AND PLAN TERMS

ON **03/27/2017** the debtor(s) Chapter 13 plan, as amended, was confirmed by order of **JUDGE CHARLES M WALKER**. This order provides an extension of the finality date to provide all parties in interest the opportunity to review the plan or its terms and seek relief from its term pursuant to Rule 9023, Federal Rules Bankruptcy. Any application for relief under Rule 9023 must be filed with the court on or before **04/21/2017**. Thereafter, the confirmed plan will be deemed final and binding on all parties pursuant to 11 U.S.C. §1327.

L. SMITH to pay **\$830.00 BI-WEEKLY**
J. SMITH to pay **\$1,787.50 MONTHLY**
(Plus Balance on Hand from Prior Case)

to the Trustee who shall disburse funds pursuant to the terms of the confirmed plan.

To the Court Clerk the sum of **\$235.00 [Class 1]** and **\$75.00 [Class 2]** for filing and noticing fees.

The plan requires the Trustee to maintain ongoing mortgage payments as follows:

<u>Creditor/Collateral</u>	<u>Post Conf Payment</u>	<u>Last Month Included In The Arrearage Claim</u>	<u>Class</u>
! US BANK HOME MORTGAGE	\$1,407.96	2/17	3
MTG CONT 4788 SOMERVILLE RD			

If the holder of a claim listed above files a Notice of Mortgage Payment Change under Rule 3002.1, Fed. R. Bankr. P., the Trustee may adjust the postpetition regular payment listed above and payments into the plan in paragraph 2 in accordance with the creditor's notice upon filing a notice of payment adjustment and delivering a copy to the debtor, the debtor's attorney, the creditor, and the U.S. Trustee. The trustee shall have the discretion to adjust the post petition regular payment listed above in accordance with the Notice of Mortgage Payment Change and not seek to alter or adjust the payments into the plan if the payment change is in the amount of \$25 per month, or less. However, notice of the payment adjustment shall be provided to the debtors, the debtors' attorney, the creditor, and the U.S. Trustee.

The Trustee is authorized to pay any postpetition fees, expenses, and charges, notice of which is properly filed pursuant to Rule 3002.1, Fed. R. Bankr. P., and as to which no objection is raised, at the same disbursement level as the arrearage claim listed below.

The plan cures prepetition defaults on such mortgages as follows:

<u>Creditor/Collateral</u>	<u>Arrears</u>	<u>Monthly Payment</u>	<u>Class (Arrears)</u>
US BANK HOME MORTGAGE	\$38,399.67 (e	pro rata	6

US BANK HOME MORTGAGE

\$1,407.96(e)

pro rata

6

"GAP" PAYMENTS for MAR 2017-APR 2017/4788
SOMERVILLE RD

As of the date of this notice, the following notice of post petition fees, expenses, and charges has been filed:

<u>Creditor/Collateral</u>	<u>Claim Amount</u>	<u>Monthly Payment</u>	<u>Class</u>
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----- NONE -----

The court has fixed a value on the collateral held by all secured creditors, which value shall be deemed the extent of the secured claim. Such creditors shall retain the lien on their collateral and shall be treated as follows:

<u>Creditor/collateral</u>	<u>Secured Claim</u>	<u>Interest</u>	<u>Monthly Payment</u>	<u>Class</u>
* FMAC	\$2,000.00	5.00%	\$50.00	4

VOID LIEN IN PART HHG REGENCY FIN CO

The Trustee will calculate post petition interest due, if any, on these claims as fixed by the plan, and will pay such interest along with the principal.

To creditors holding claims secured by a purchase money security interest in a motor vehicle incurred within 910 days preceding the petition or secured by a purchase money security interest in any other thing of value incurred in the 1 year period preceding the filing as follows:

<u>Creditor/Collateral</u>	<u>Interest</u>	<u>Claim Amt To Be Pd</u>	<u>Monthly Payment</u>	<u>Class</u>
* INSOLVE AUTO FUNDING (10 HYUNDAI SANTA FE / 910 AUTOMOBILE LOAN	22.00%	\$15,736.28	\$434.62	4
* SANTANDER CONSUMER USA (15 CHEV MALIBU / 910 AUTOMOBILE LOAN	4.00%	\$21,317.22	\$500.00	4

Each creditor listed above shall retain its lien pursuant to 11 U.S.C. § 1325(a)(5)(b) until the earlier of (1) payment of the underlying debt determined under nonbankruptcy law or (2) discharge under 11 U.S.C. § 1328, at which time the lien shall terminate and be released by the claimholder.

To any creditor deemed to have accepted the plan (as designated by an *), the Trustee shall pay the allowed claim as a secured claim under this paragraph only to the extent of the claim amount stated above. The portion of any such allowed claim that exceeds the claim amount stated above will be treated as an unsecured claim under paragraph 3(i).

To the debtors' attorney, ROTHSCHILD AND AUSBROOKS PLLC, the sum of of \$4,000.00 to be paid in full pro rata. [Class 5]

Total fee awarded is \$4,000.00 .

The plan treats some unsecured claims differently than others. The following claims to unsecured claimholders, in classes and paid in classes, sequentially as shown below:

<u>Creditor Name</u>	<u>Interest</u>	<u>Dividend</u>	<u>Claim</u>	<u>Class</u>
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----- NONE -----

The plan establishes a minimum dividend to general unsecured creditors, with timely claims but may establish a dividend to some creditors that differ from others. The following claims will be paid in the general unsecured class:

<u>Creditor Name</u>	<u>Interest</u>	<u>Dividend</u>	<u>Claim</u>	<u>Account</u>	<u>Class</u>
AARGON AGENCY	0.00%	20.00%	\$0.00	xxxxxxxx	7
ADVANCE FINANCIAL	0.00%	20.00%	\$0.00	xxxxxxxx	7
AIR AFFILIATES	0.00%	20.00%	\$0.00	xxxxxxxx	7
AT&T BANKRUPTCY DEPT	0.00%	20.00%	\$0.00	xxxxxxxx	7
BENCHMARK PHYSICAL THERAPY	0.00%	20.00%	\$0.00	xxxxxxxx	7
BLUESTEM BRANDS	0.00%	20.00%	\$0.00	xxxxxxxx	7
CALEB CREEK ER PHYSICIANS	0.00%	20.00%	\$0.00	xxxxxxxx	7
CARE CREDIT SYNCB	0.00%	20.00%	\$0.00	xxxxxxxx	7
* CASH EXPRESS	0.00%	20.00%	\$747.50	xxxxxxxx6559	7
CHECK INTO CASH	0.00%	20.00%	\$0.00	xxxxxxxx	7
* CREDIT BUREAU SYSTEMS	0.00%	20.00%	\$349.74	xxxxxxxx6559	7
DJO LLC	0.00%	20.00%	\$0.00	xxxxxxxx	7
DJO LLC	0.00%	20.00%	\$0.00	xxxxxxxx	7
DR RAMESH CHADALAVADA MD	0.00%	20.00%	\$0.00	xxxxxxxx	7
FINGERHUT WEBBANK	0.00%	20.00%	\$0.00	xxxxxxxx	7
* FMAC	0.00%	20.00%	\$1,101.67	xxxxxxxx9343	7
LEONARD SMITH JR ESTATE	0.00%	20.00%	\$0.00	xxxxxxxx	7
MAXLEND	0.00%	20.00%	\$0.00	xxxxxxxx	7
MINUTECLINIC DIAGNOSTIC OF TN	0.00%	20.00%	\$0.00	xxxxxxxx	7
NAVIENT	0.00%	20.00%	\$0.00	xxxxxxxx	7
NEUROSURGICAL ASSOCIATES	0.00%	20.00%	\$0.00	xxxxxxxx	7
NORTHCRES PHYS SVCS	0.00%	20.00%	\$0.00	xxxxxxxx	7
NORTHCREST MED CTR	0.00%	20.00%	\$0.00	xxxxxxxx	7
* NORTHCREST MEDICAL CENTER	0.00%	20.00%	\$1,485.78	xxxxxxxx6559	7
NORTHCREST PHYSICIAN SERVICES	0.00%	20.00%	\$0.00	xxxxxxxx	7
NOVASOM	0.00%	20.00%	\$0.00	xxxxxxxx	7
PAYPAL	0.00%	20.00%	\$0.00	xxxxxxxx	7
PLAIN GREEN LLC	0.00%	20.00%	\$0.00	xxxxxxxx	7
PLAIN GREEN LOANS	0.00%	20.00%	\$0.00	xxxxxxxx	7
PROGRESSIVE INSURANCE CO	0.00%	20.00%	\$0.00	xxxxxxxx	7
* QUANTUM3 GROUP LLC	0.00%	20.00%	\$14,275.97	xxxxxxxxE013	7
* QUANTUM3 GROUP LLC AS AGENT FOR	0.00%	20.00%	\$500.00	xxxxxxxx0642	7
* QUANTUM3 GROUP LLC AS AGENT FOR	0.00%	20.00%	\$500.00	xxxxxxxx4672	7
QUEST DIAGNOSTICS	0.00%	20.00%	\$0.00	xxxxxxxx	7
RADIOLOGY ALLIANCE	0.00%	20.00%	\$0.00	xxxxxxxx	7
REVIVER FINANCIAL LLC	0.00%	20.00%	\$0.00	xxxxxxxx	7
REVIVER FINANCIAL LLC	0.00%	20.00%	\$0.00	xxxxxxxx	7
ROBERTSON CO GENERAL SESSIONS CT	0.00%	20.00%	\$0.00	xxxxxxxxV354	7
SELECT PHYSICAL THERAPY	0.00%	20.00%	\$0.00	xxxxxxxx	7
* SOUTHERN RADIOLOGY ASSOC	0.00%	20.00%	\$130.08	xxxxxxxx0352	7
SPEEDY CASH	0.00%	20.00%	\$0.00	xxxxxxxx	7
STATE FARM INSURANCE CO	0.00%	20.00%	\$0.00	xxxxxxxx	7
SURGICAL ALLIANCE MIDDLE TN	0.00%	20.00%	\$0.00	xxxxxxxx	7
* TN IMAGING CONSULTANTS	0.00%	20.00%	\$38.00	xxxxxxxx0352	7

Please note that this Notice is only a summary of the plan as confirmed by the Court. You are cautioned to review the Court's order approving the plan, available on PACER at <http://ecf.tnmb.uscourts.gov>.

/s/HENRY E HILDEBRAND, III

CHAPTER 13 TRUSTEE
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* An asterisk denotes that a proof of claim has been filed for the listed creditor. No disbursements will be made on any claim pursuant to the plan unless an allowed proof of claim is filed.